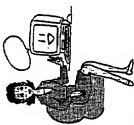


USER 10

BROWSER SCREEN

PAYS TO A BANK ACCOUNT



SHOP ○○  
COMMODITY A 500 YEN □ EA.  
PAYMENT METHOD  
○ CREDIT  
◎ BANK ACCOUNT SETTLEMENT  
ORDER

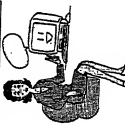
ACCESSES HIS/HER OWN BANK

PLEASE PAY TO THE FOLLOWING BANK ACCOUNT.

BANK ●● BRANCH × ×  
ACCOUNT NO. 999999

LATER ...

INPUT IS TROUBLESOME.  
AN AMOUNT MUST BE  
MEMORIZED.



BANK ▲▲  
PAYMENT PROCESS SCREEN  
PAYMENT RECEIVER  
PAYMENT NO.   
PAYMENT AMOUNT  OK

THE BALANCE IS SOMETIMES  
INSUFFICIENT.  
THERE IS A POSSIBILITY OF  
FORGETTING IF PAYMENT IS  
MADE A LONG TIME LATER.

PAYMENT IMPOSSIBLE.  
YOUR ACCOUNT BALANCE IS  
INSUFFICIENT.  
PLEASE CONFIRM.

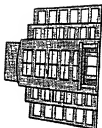
Internet11

NO LINK BETWEEN A SHOP AND  
A BANK ON A NETWORK.



SHOP 12

CONFIRMS THE PAYMENT TO  
THE BANK ACCOUNT. CHECK  
IS TROUBLESOME.



BANK 13

IF THE BANK TAKES OVER  
THE CHECK, BOTH PROCESS  
AND NOTIFICATION TO THE  
SHOP ARE TROUBLESOME.

FIG. 1 PRIOR ART

USER 20

PAYS TO A BANK ACCOUNT

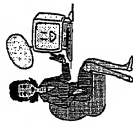


AUTOMATICALLY SWITCHED  
TO A PAYMENT SCREEN

PAYMENT RESERVATION

LATER ...

A LIST OF PAYMENT TO BE  
SETTLED IS CLEARLY  
DISPLAYED.  
THE PAYMENT TIME LIMIT IS  
ALSO CLEARLY DISPLAYED.



NO NEED FOR TROUBESOME  
INPUT. CAN BE EASILY PAID.

BROWSER SCREEN

SHOP ☐ EA.  
COMMODITY A 500 YEN ☐ EA.  
PAYMENT METHOD  
☐ CREDIT  
☒ PAYMENT RESERVATION

PAYMENT RESERVATION SERVICE  
YOU ARE AUTHORIZED TO USE THIS  
SERVICE. WHEN DO YOU PAY?

LIST OF UNSETTLED PAYMENT  
IF YOU PAY, SELECTS A SHOPPING  
ITEM TO BE SETTLED.  
C03/05/99 SHOP A SHOES 3,000 YEN  
C04/13/99 SHOP B HAT 2,000 YEN  
C04/20/99 SHOP C SUIT 8,000 YEN  
TOTAL 13,000 YEN

PAYMENT CONFIRMATION  
THE FOLLOWING ORDER IS SETTLED.  
PLEASE INPUT YOUR ACCOUNT NUMBER  
AND PASSWORD.

PAYMENT NUMBER 2357  
PAYMENT PASSWORD \*\*\*\*

SHOP 21



CHECK WORK IS LEFT TO  
THE CLAIM MANAGEMENT  
SERVER.

LIST OF ORDERS

☐ 8/5/99 SHOES 3,000YEN UNSETTLED  
☒ 8/7/99 HAT 2,000YEN SETTLED  
☐ 8/9/99 SUIT 8,000YEN UNSETTLED

ACCOUNT HANDLING  
INSTITUTE 22



DISPLAYS RESERVATION  
INFORMATION FROM THE  
CLAIM MANAGEMENT SERVER  
ON THE USER'S SCREEN.  
ACTUALLY PAYS.

Internet24

CLAIM MANAGEMENT  
SERVER 23

FIG. 2

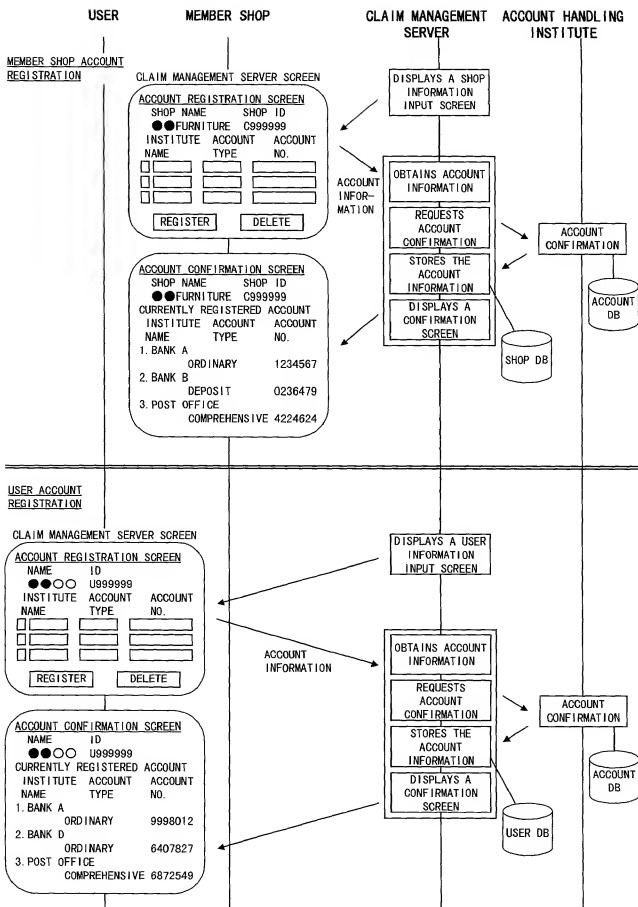


FIG. 3

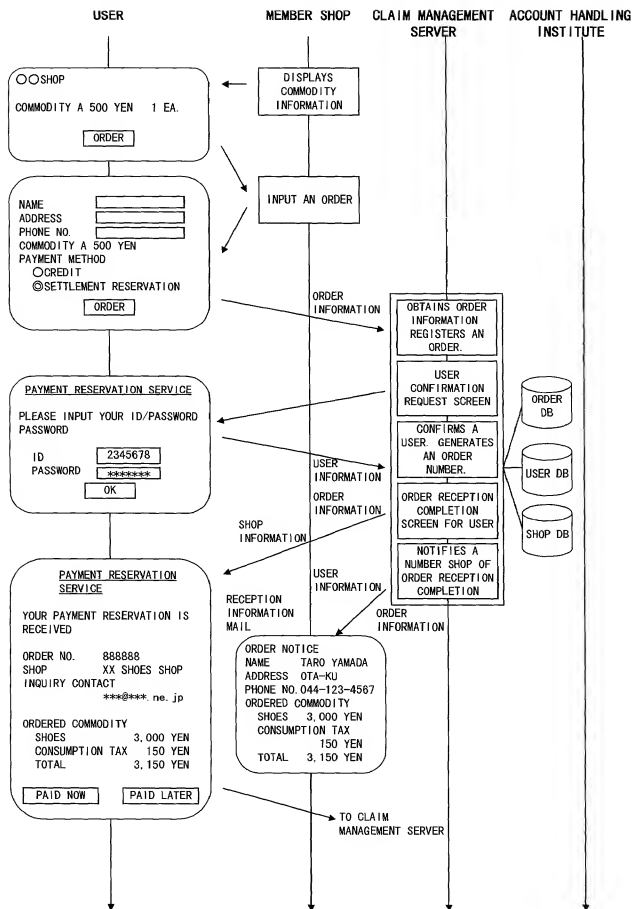


FIG. 4

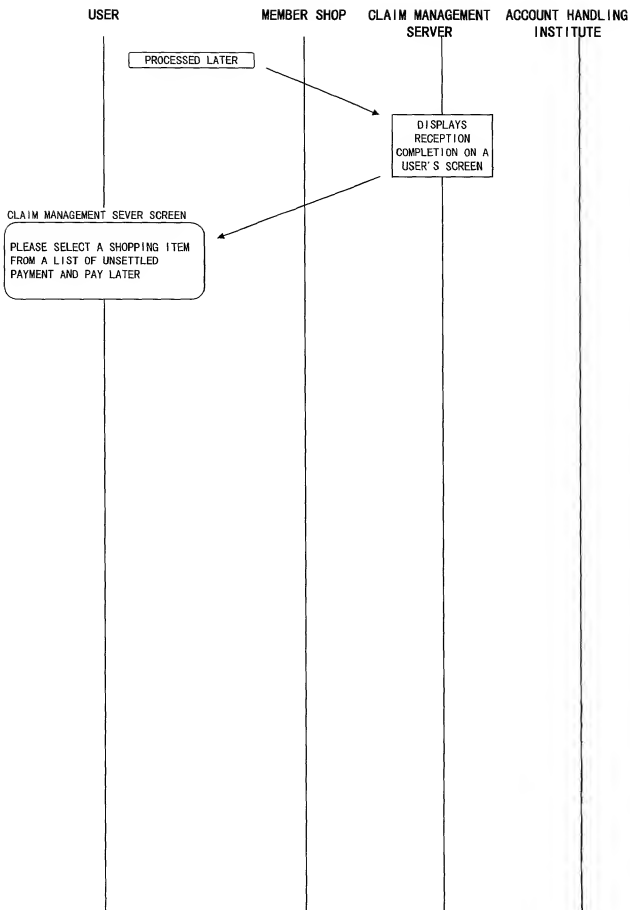


FIG. 5

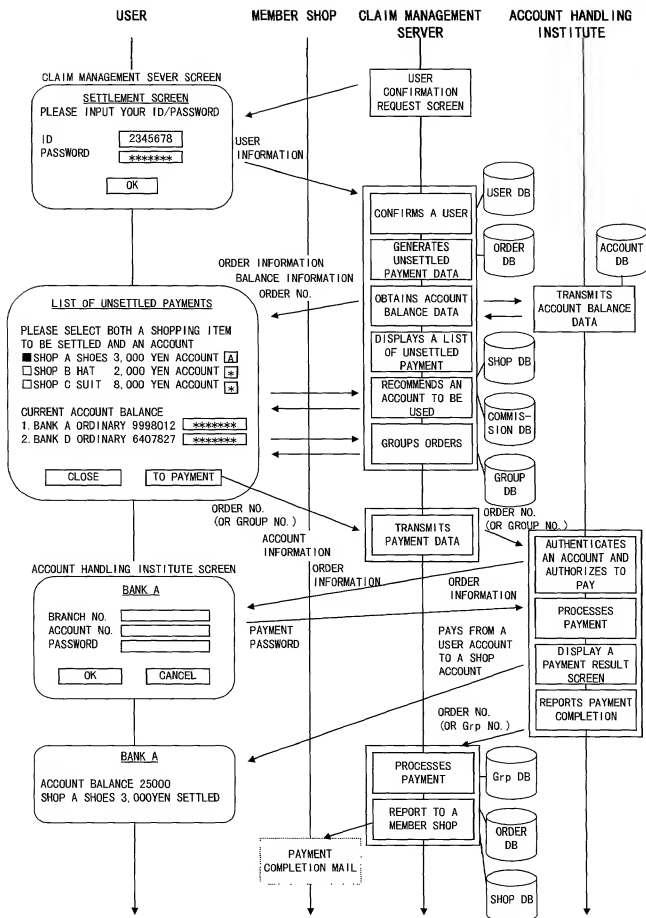


FIG. 6

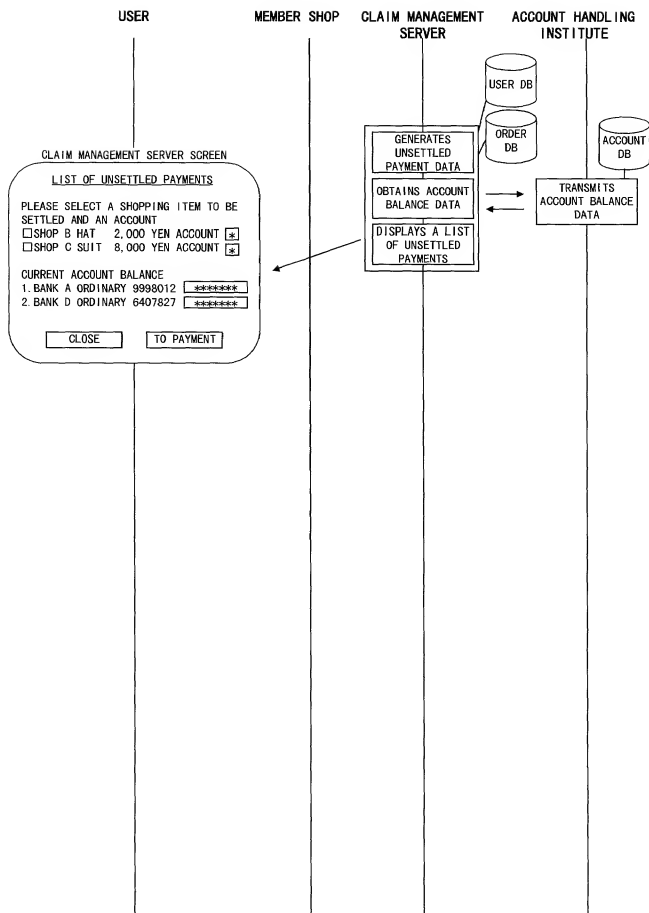


FIG. 7

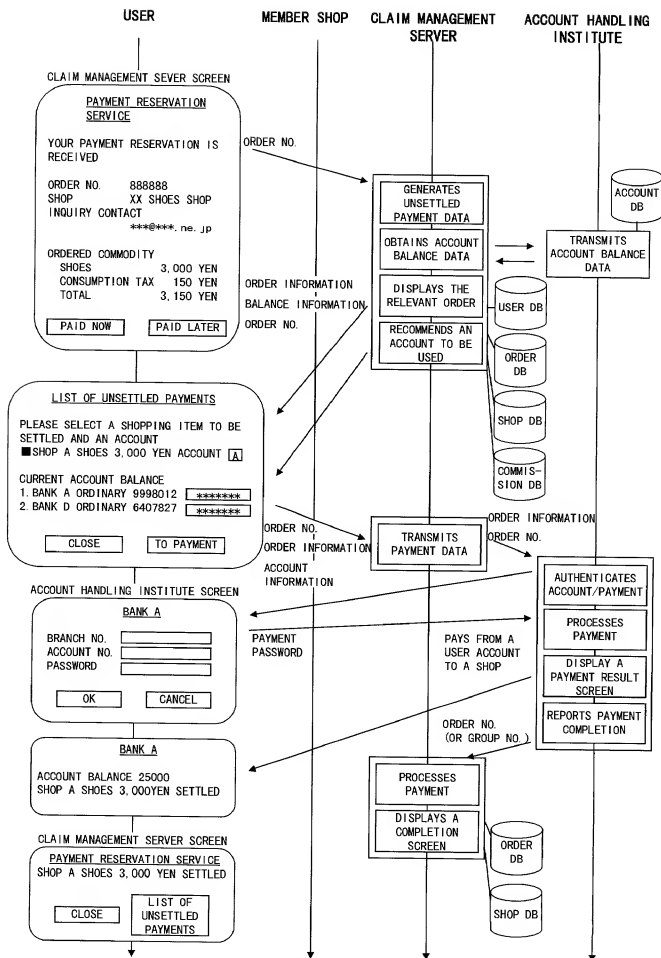


FIG. 8



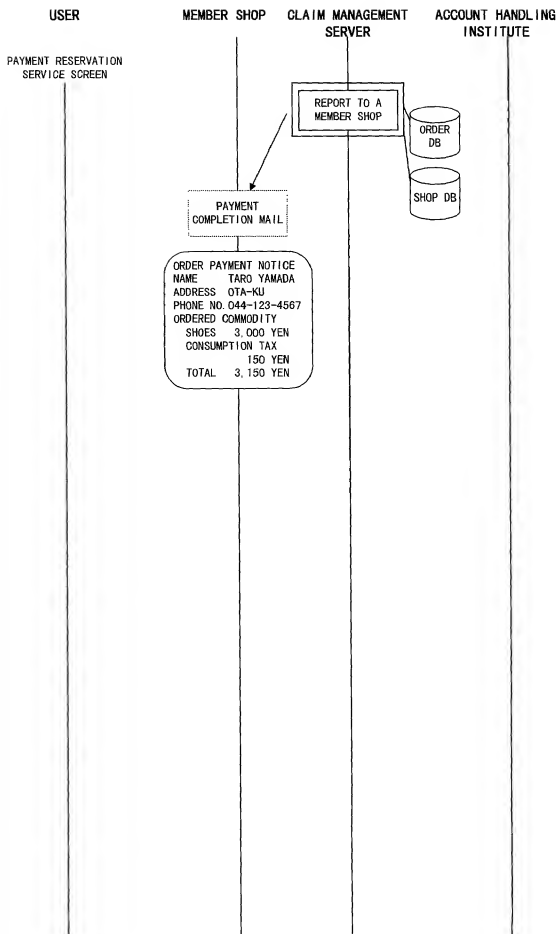


FIG. 9

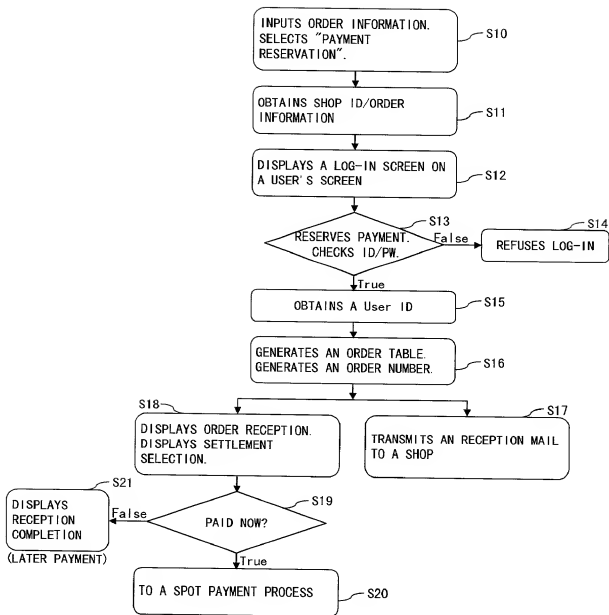


FIG. 10

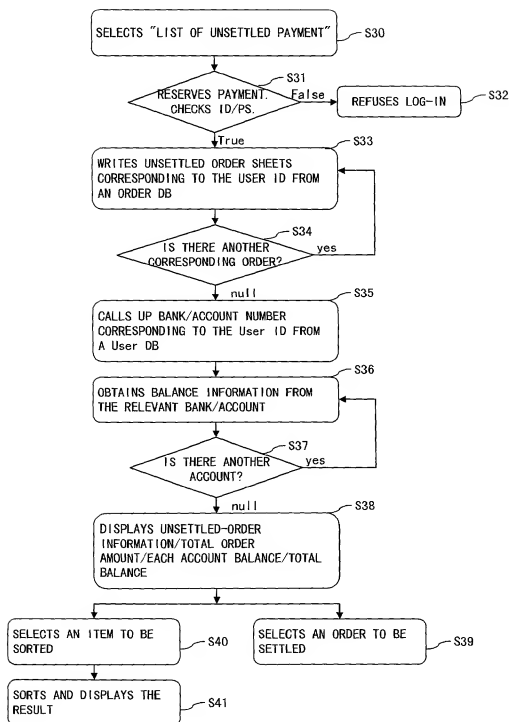


FIG. 11

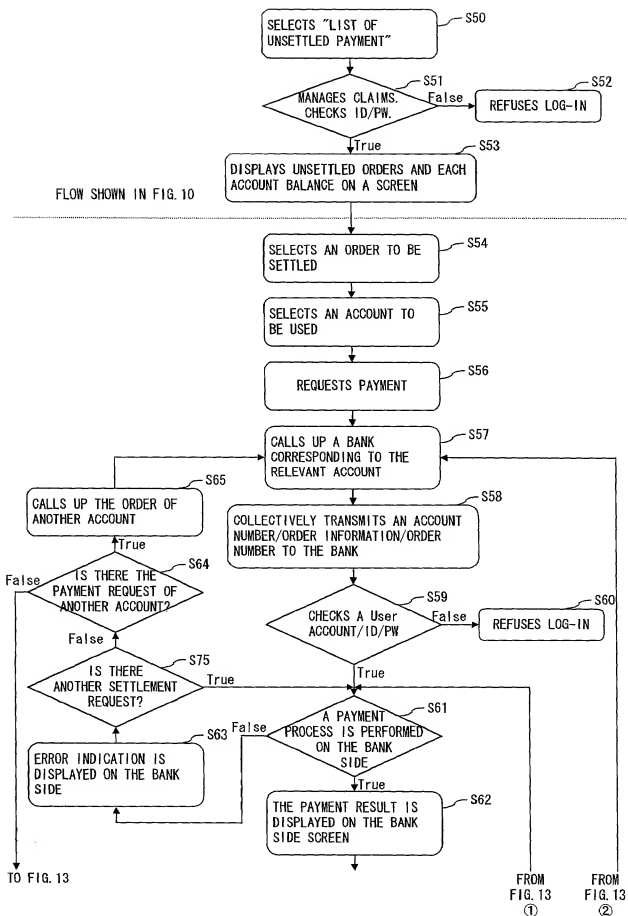


FIG. 12

FROM FIG. 12

①  
TO FIG. 12

②  
TO FIG. 12

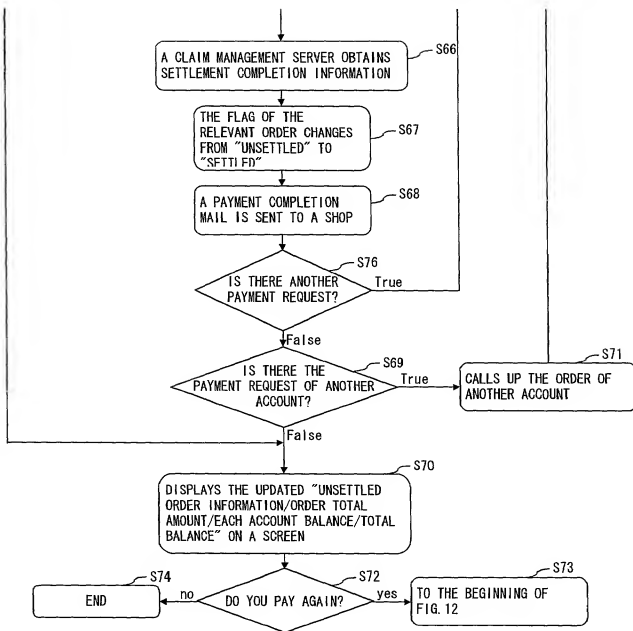


FIG. 13

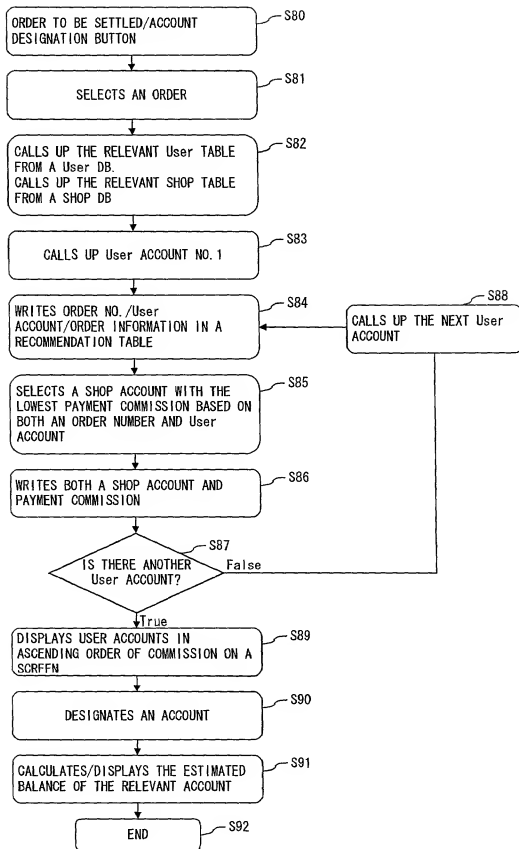


FIG. 14

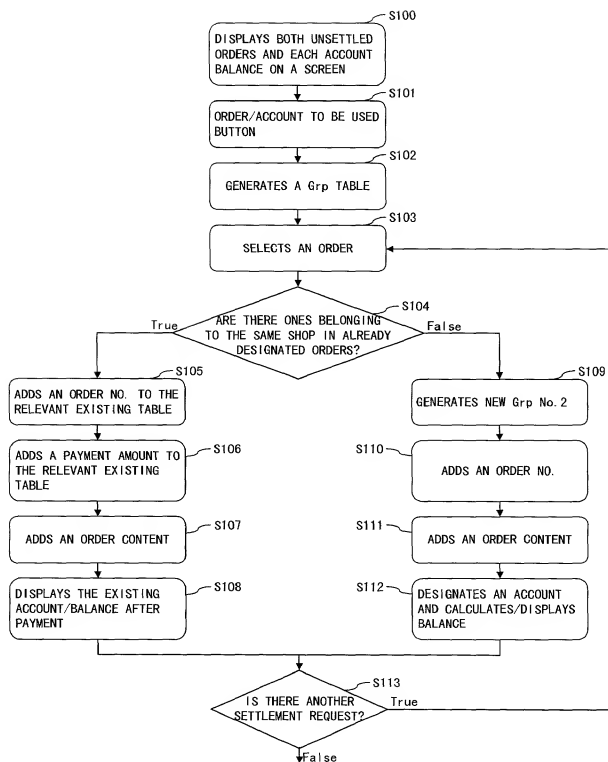


FIG. 15

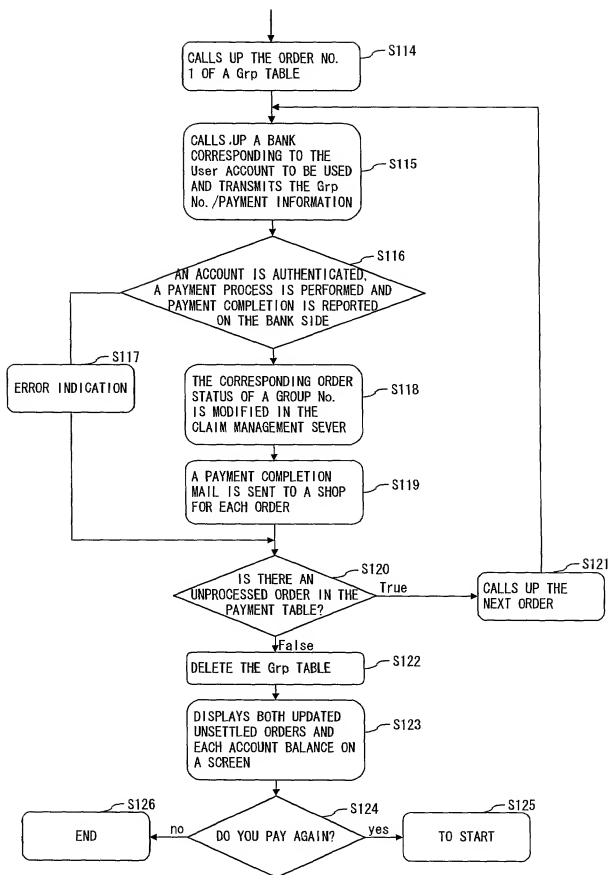


FIG. 16



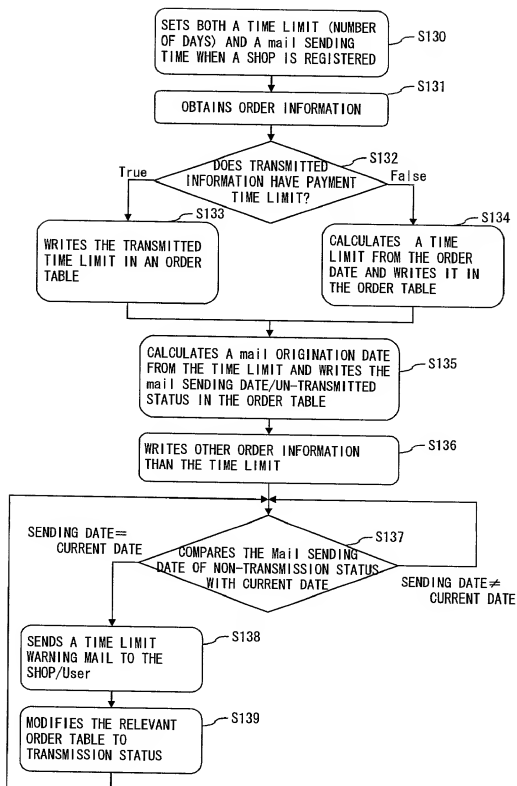


FIG. 17

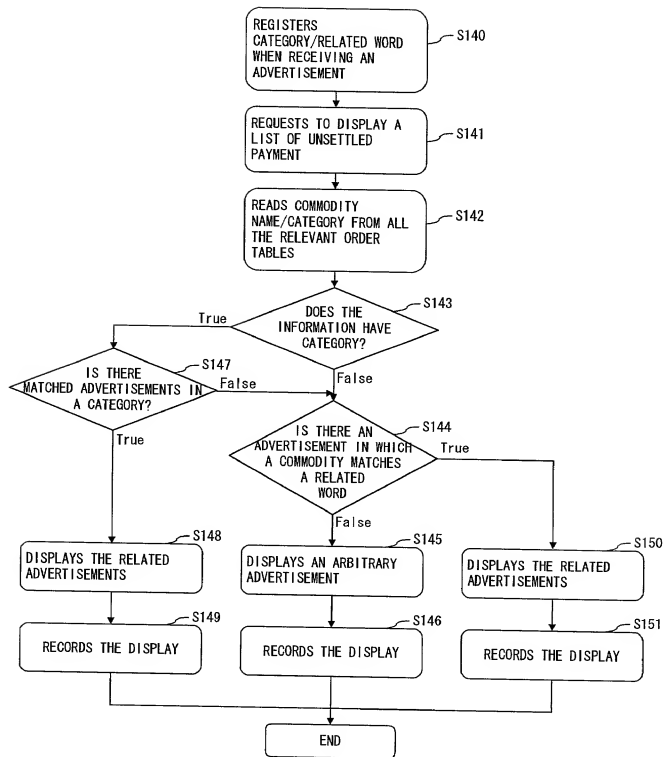


FIG. 18

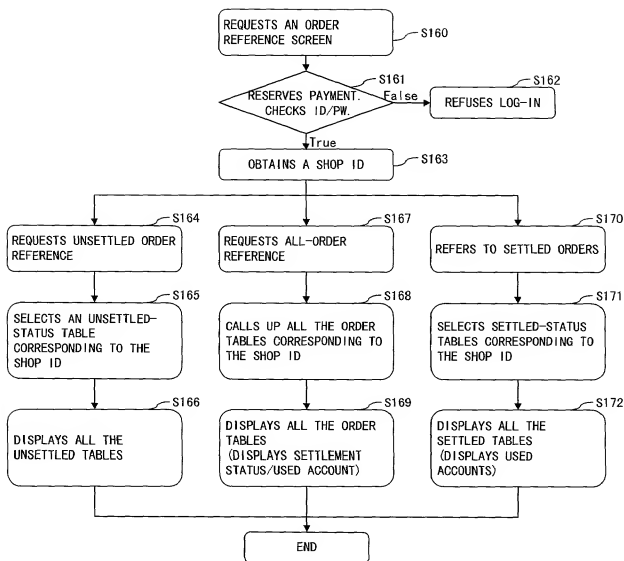


FIG. 19

LIST OF UNSETTLED PAYMENTS

ORDERS TO BE SETTLED ARE AS FOLLOWS.

01 SHOP A SHOES 3,150 YEN

02 SHOP B HAT 2,100 YEN

03 SHOP C FURNITURE 8,400 YEN

TOTAL 13,650 YEN

DISPLAYS ALL  
ITEMS ON A SCREEN  
INSTEAD OF  
SCROLLING THEM.

THE CURRENT BALANCE OF EACH REGISTERED ACCOUNT IS AS  
FOLLOWS.

☐ BANK A ORDINARY 1111111 358,900 YEN

☐ BANK B ORDINARY 2222222 132,651 YEN

TOTAL 491,551 YEN

● DOES NOT PAY

● DESIGNATES  
ORDER/USED ACCOUNT

FIG. 20

# LIST OF UNSETTLED PAYMENTS

PLEASE SELECT BOTH AN ORDER TO  
BE SETTLED AND A BANK.

DISPLAYS ALL ITEMS ON  
A SCREEN INSTEAD OF  
SCROLLING THEM.

<input checked="" type="checkbox"/>	SHOP A SHOES	3,150 YEN	BANK A	0	▼	YEN
<input checked="" type="checkbox"/>	SHOP B HAT	2,100 YEN	BANK B	105	▼	YEN
<input type="checkbox"/>	SHOP C FURNITURE	8,400 YEN	BANK A	300		
TOTAL		5,250 YEN		105		YEN

THE CURRENT BALANCE OF EACH REGISTERED ACCOUNT IS AS  
FOLLOWS.

<input type="checkbox"/>	BANK A ORDINARY 1111111	355,750 YEN
<input type="checkbox"/>	BANK B ORDINARY 2222222	130,446 YEN
TOTAL		486,196 YEN

<input checked="" type="radio"/>	DOES NOT PAY	<input checked="" type="radio"/>	PAY
----------------------------------	--------------	----------------------------------	-----

FIG. 21

LIST OF ORDERS

<input type="checkbox"/>	08/05/99	SHOES	3,000 YEN	UNSETTLED
<input checked="" type="checkbox"/>	08/07/99	HAT	2,000 YEN	SETTLED
<input type="checkbox"/>	08/09/99	SUIT	8,000 YEN	UNSETTLED

DETAIL

BACK

FIG. 22

● USER TABLE

- User ID
- User INFORMATION (INFORMATION REQUIRED TO PAY: NAME, ADDRESS, PHONE NO., etc.)
- User ACCOUNT 1 (BANK NAME, BRANCH NAME, ACCOUNT NO.)
- .
- User ACCOUNT

F I G. 23 A

● SHOP TABLE

- SHOP ID
- SHOP INFORMATION (INFORMATION REQUIRED TO PAY: NAME, ADDRESS, PHONE NO., etc.)
- SHOP ACCOUNT 1 (BANK NAME, BRANCH NAME, ACCOUNT NO.)
- .
- SHOP ACCOUNT

F I G. 23 B

● PAYMENT COMMISSION TABLE

- BAKE NAME
- COMMISSION (THE SAME BANK, THE SAME BRANCH, PAYMENT AMOUNT RANGE)
- COMMISSION (THE SAME BANK, PAYMENT AMOUNT RANGE)
- COMMISSION (COOPERATED BANK, PAYMENT AMOUNT RANGE)
- COMMISSION (OTHER BANK, PAYMENT AMOUNT RANGE)
- .... etc.

F I G. 23 C

● ORDER TABLE

- ORDER NO.
- User ID
- SHOP ID
- ORDER INFORMATION (CATEGORY, COMMODITY NAME, AMOUNT, PAYMENT TIME LIMIT, etc.)
- User ACCOUNT (INCLUDING BOTH A BANK NAME AND A BRANCH NAME)
- SHOP ACCOUNT (INCLUDING BOTH A BANK NAME AND A BRANCH NAME)
- STATUS (PAYMENT UNSETTLED/PAYMENT COMPLETED)

F I G. 23 D

● Grp TABLE

- Grp NO.
- ORDER NO. (PLURAL AVAILABLE)
- User ACCOUNT (BANK NAME AND BRANCH NAME)
- SHOP ACCOUNT (BANK NAME AND BRANCH NAME)
- ORDER INFORMATION (NAME OF COMMODITY, AMOUNT, etc. : PLURAL AVAILABLE)

- Grp NO.
- ORDER NO. (PLURAL AVAILABLE)
- User ACCOUNT (BANK NAME AND BRANCH NAME)
- SHOP ACCOUNT (BANK NAME AND BRANCH NAME)
- ORDER INFORMATION (NAME OF COMMODITY, AMOUNT, etc. : PLURAL AVAILABLE)

FIG. 24A

ADVERTISEMENT TABLE
<ul style="list-style-type: none"> <li>- ADVERTISEMENT ID</li> <li>- REGISTRATION CATEGORY</li> <li>- REGISTRATION KEYWORD</li> </ul>

- ADVERTISEMENT ID
- REGISTRATION CATEGORY
- REGISTRATION KEYWORD

F I G. 24 B



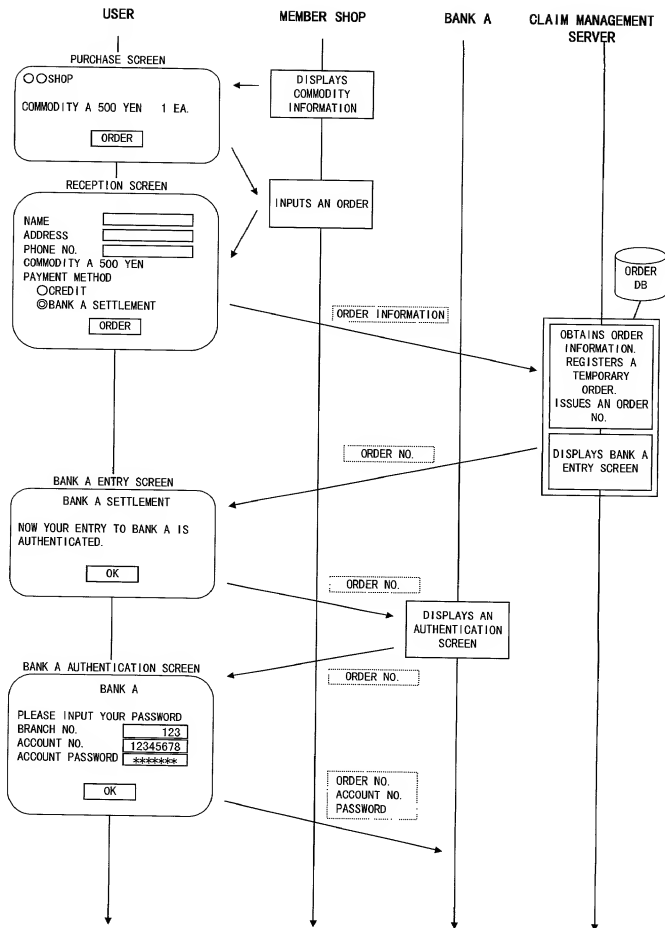


FIG. 25

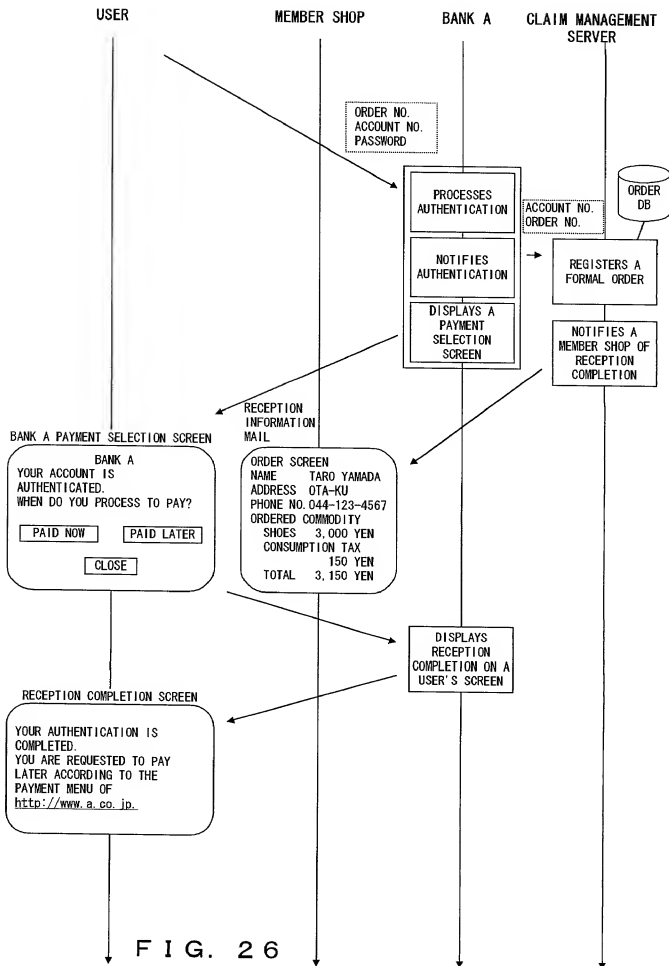
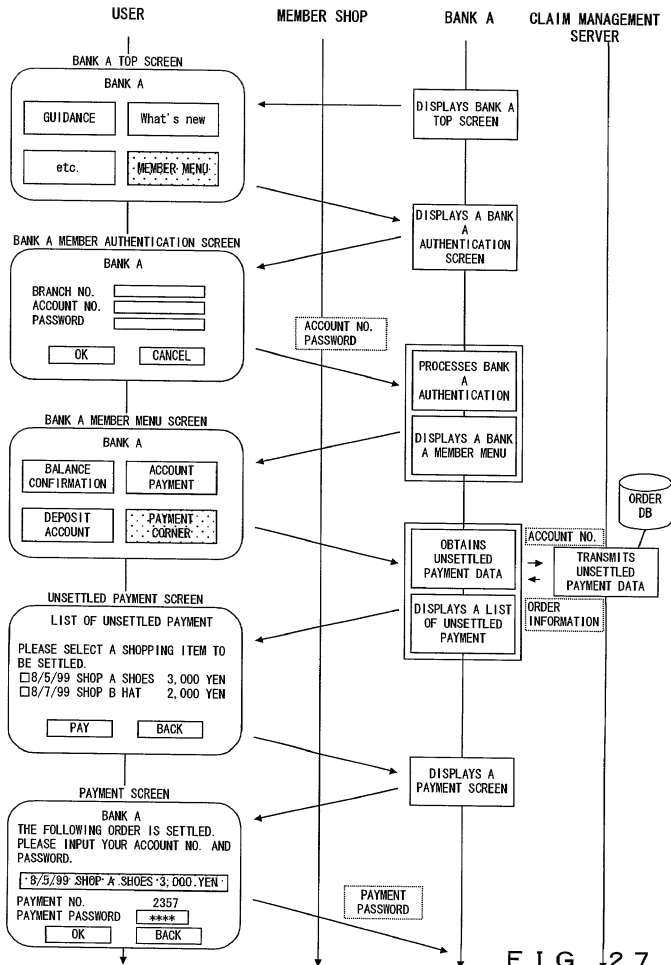


FIG. 26



00073664 00000  
402990 2322880

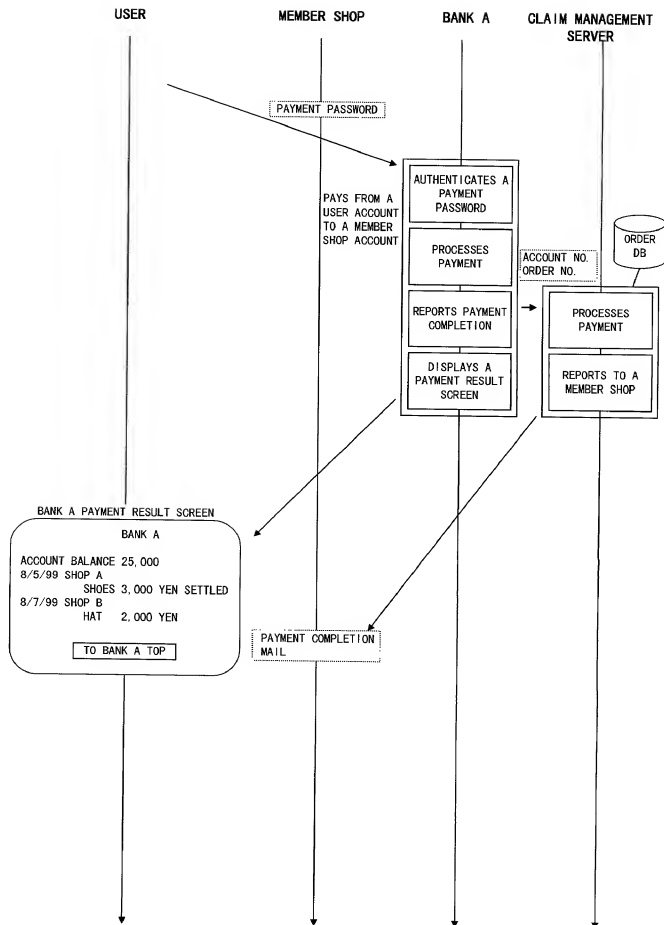


FIG. 28

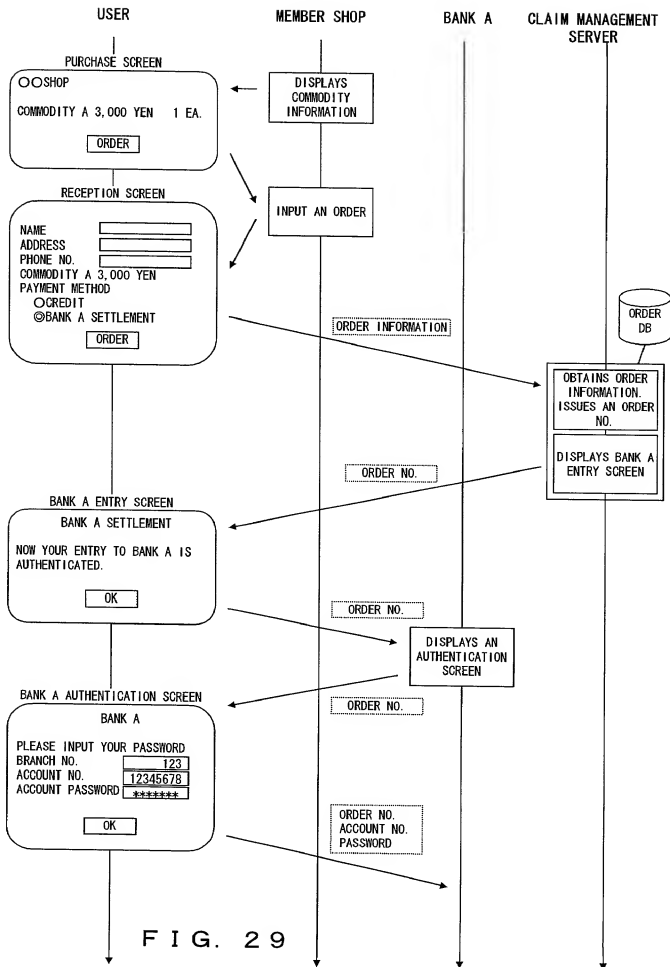
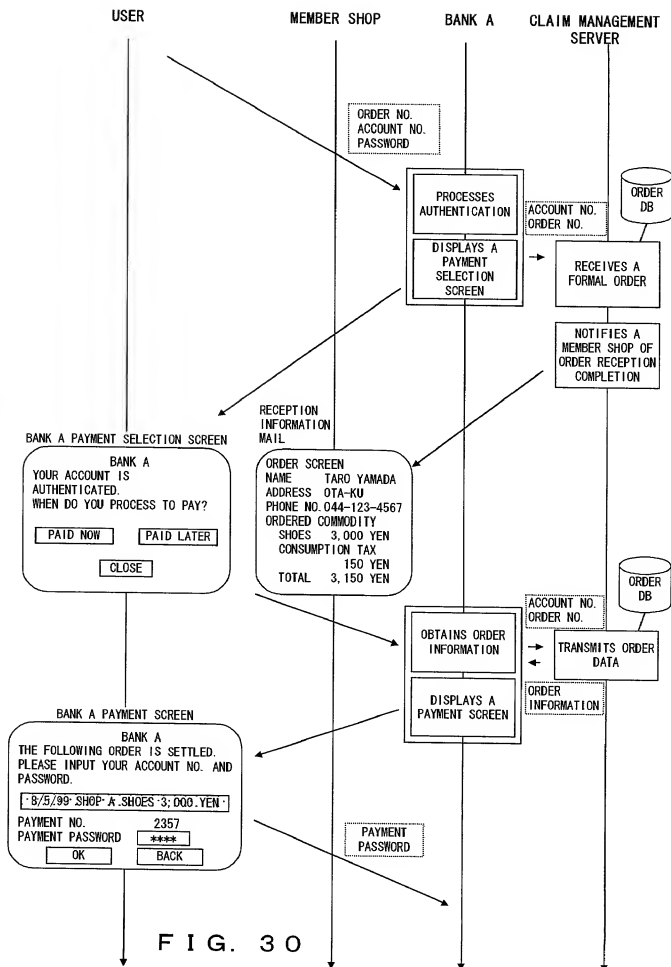


FIG. 29



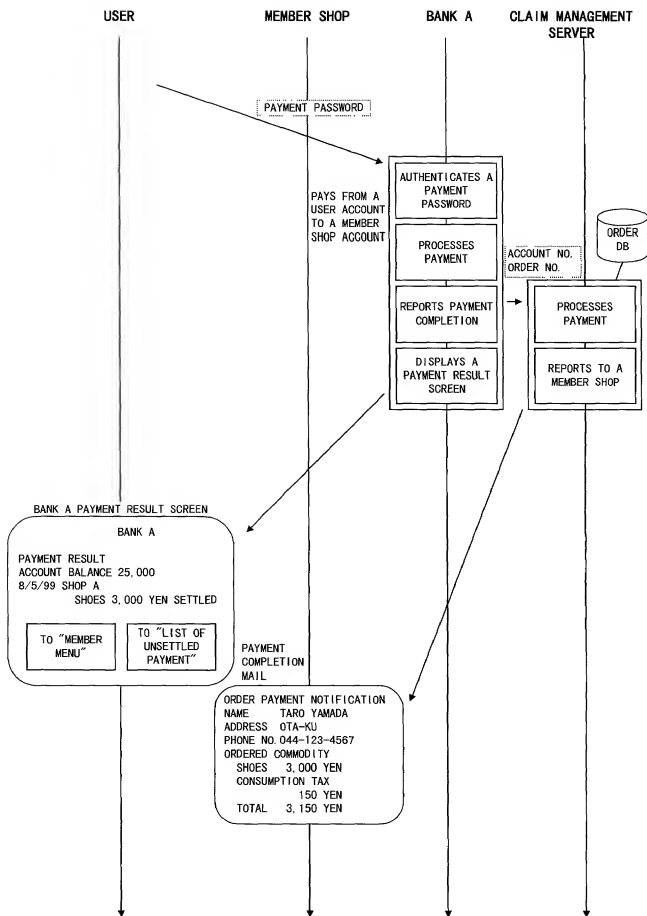


FIG. 31

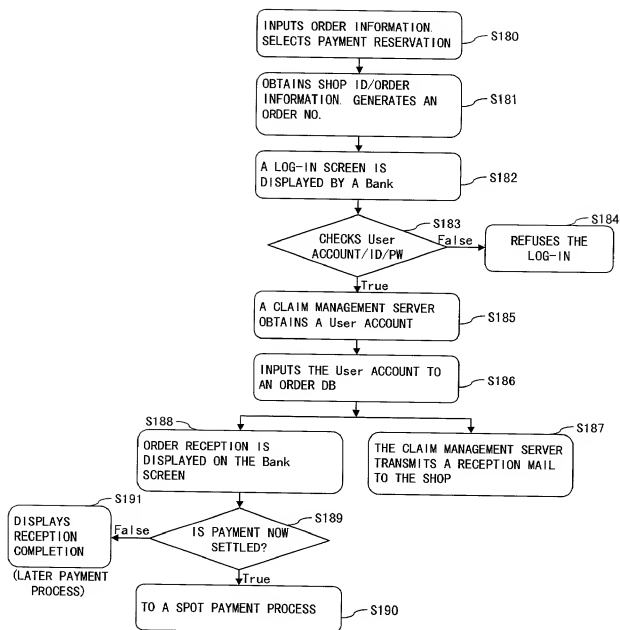
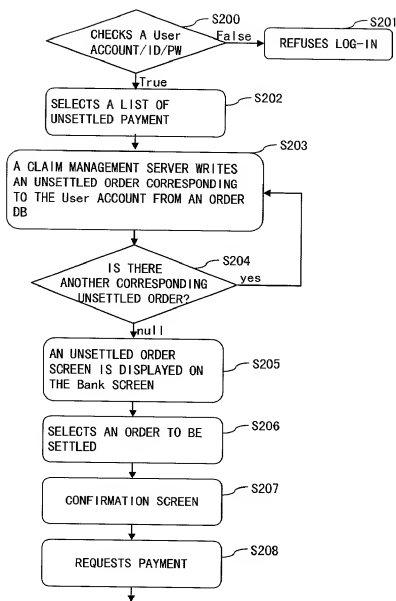


FIG. 32





TO FIG. 34

FIG. 33

FROM FIG. 33

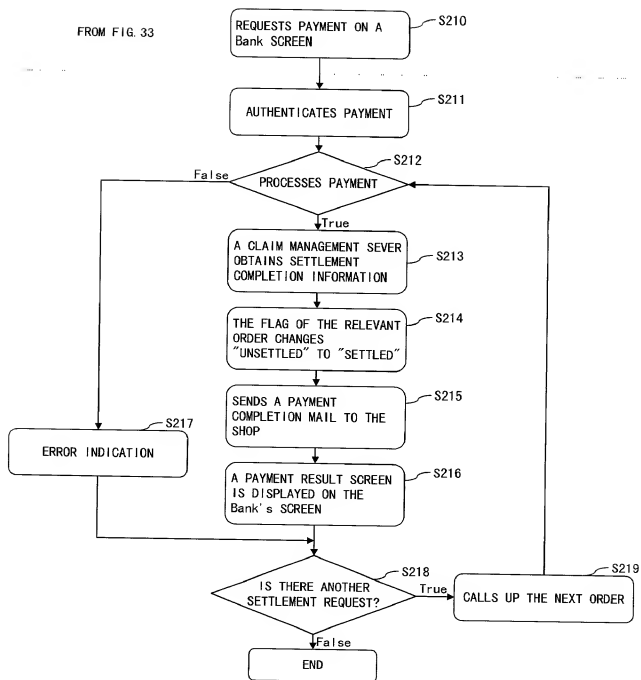


FIG. 34

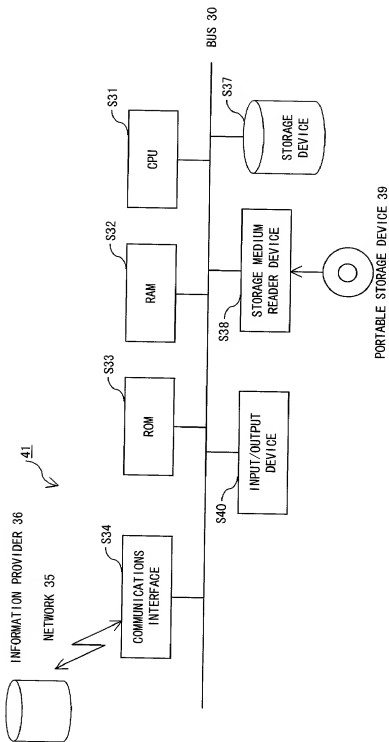


FIG. 35